

EDELWEISS FINANCIAL SERVICES LIMITED

Public Issue of Secured Redeemable Non-Convertible Debentures

Issue Opening Date: 08th April, 2024

Issue Closing Date: 23rd April, 2024

Issuer	Edelweiss Financial Services Limited
Issue Size	Base Issue Size of Rs 100 Crores with an Green Shoe Option of Rs 100 crores Aggregating to Rs 200 Crores
Rating	“CRISIL A+/Stable (pronounced as CRISIL A plus rating with Stable outlook)”
Minimum Application	Rs. 10,000 (10 NCDs) across all Series collectively
Mode of Allotment	Demat only
Face Value of Bond	Rs. 1,000/-
Listing	The NCDs are proposed to be listed on BSE

Category Wise Break-up of the issue

Category I - QIB's	Category II - Corporate's	Category III- HNI's	Category IV - Retail Individual
10%	10%	40%	40%

Specific Terms of the issue

Series	I	II	III	IV*	V	VI	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative	Annual	Monthly	Annual	Monthly
Tenor (Months)	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	60 months	120 months	120 months	120 months
Coupon (%) for all Investor categories	9.00%	NA	9.20%	9.60%	NA	9.67%	10.10%	NA	10.10%	10.00%	10.45%	10.45%
Effective Yield	9.00%	9.00%	9.60%	9.60%	9.60%	10.10%	10.09%	10.10%	10.10%	10.46%	10.44%	10.44%
Amount (Rs./NCD) on maturity	Rs 1000	Rs 1188.20	Rs 1000	Rs 1000	Rs 1316.71	Rs 1000	Rs 1000	Rs 1618.60	Staggered Redemption in Three (3) annual payments of Rs.250.00 each in 3rd and 4th Anniversary and Rs. 500.00 on 5th Anniversary	Rs 1000	Rs 1000	Staggered Redemption in Five (5) annual payments of Rs. 200 each, starting from 6th Anniversary* until Maturity

* The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

WHO CAN APPLY?

Category I - Institutional Investors (QIB'S)	<ul style="list-style-type: none"> Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorised to invest in the NCDs; Provident funds, pension funds, superannuation funds and gratuity funds, which are authorised to invest in the NCDs; Venture Capital Funds/ Alternative Investment Fund registered with SEBI; Insurance Companies registered with IRDA; State industrial development corporations; Insurance funds set up and managed by the army, navy, or air force of the Union of India; Insurance funds set up and managed by the Department of Posts, the Union of India; National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and Mutual Funds.
Category II - Non Institutional Investors (Corporate's)	<ul style="list-style-type: none"> Companies within the meaning of section 2(20) of the Companies Act, 2013; co-operative banks, and societies registered under the applicable laws in India and authorised to invest in the NCDs; Statutory Bodies/Corporations, Regional Rural Banks Public/private charitable/ religious trusts which are authorised to invest in the NCDs; Scientific and/or industrial research organisations, which are authorised to invest in the NCDs; Partnership firms in the name of the partners; Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009); Association of Persons; and Any other incorporated and/ or unincorporated body of persons
Category III - HNI's	<ul style="list-style-type: none"> Individual Investors ("HNIs") - Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating to above Rs.1,000,000 across all options of NCDs in the Issue
Category IV- Retail Individual's	<ul style="list-style-type: none"> Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹ 10,00,000 across all Options / Series of NCDs in the Issue and Shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism
Application cannot be made by :	<ul style="list-style-type: none"> Minors without a guardian name*(A guardian may apply on behalf of a minor. However, Applications by minor must be made through Application Forms that contain the names of both the minor Applicant and the guardian); Foreign nationals, NRI inter-alia including any NRIs who are (i) based in the USA, and/or, (ii) domiciled in the USA, and/or, (iii) residents/citizens of the USA, and/or, (iv) subject to any taxation laws of the USA; Persons resident outside India and other foreign entities; Foreign Institutional Investors; Foreign Portfolio Investors; Foreign Venture Capital Investors Qualified Foreign Investors; Overseas Corporate Bodies; and Person's ineligible to contract under applicable statutory/regulatory requirements. *Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/ or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.